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# Branding by Islamic Banks in Pakistan: A Content Analysis of Visual Brand Elements

Sheikh Muhammad Ishtiaq <sup>a,\*</sup>, Kamran Ahmed Siddiqui <sup>b</sup>

<sup>a</sup> DHA Suffa University, Pakistan

<sup>b</sup> University of Dammam, Saudi Arabia

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## ABSTRACT

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This paper aims to present an analysis of brand elements adopted by Islamic Banks in Pakistan. The research uses the content analysis on the branding elements for five established Islamic banks (IBs) and 14 conventional banks offering Islamic Windows (IWs). Data has been taken from SBP and official websites of the relevant banks. The analysis is based on brand names, logos, taglines, color schemes and backgrounds. Some noteworthy trends highlighted in this study are; (a) Arabic script in logos; (b) Islamic emblems in logos (c) Arabic Calligraphy in logos (d) White, black and green colors; (e) Islamic terms in brand names, logos and taglines; (f) Islamic perspectives as USP; (g) Targeting to Muslim Community (h) Touching to religious sentiments of clients (i) Avoidance of statues and images of living creature; (j) Avoidance of female images (k) Avoidance of promises on high return on the basis of investment (l) Avoidance of religious emblem of non-Muslims Communities.

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\*Corresponding Author:  
[dr.istq@gmail.com](mailto:dr.istq@gmail.com)

## 1. Introduction

Islamic Banking is one of the fastest growing business in Pakistan. So far, five Islamic Banks (IBs) and 14 conventional banks have opened Islamic Windows (IW) in Pakistan [1]. Recently like other financial services Islamic Banks have also started giving emphasis to branding especially brand elements. This paper aims to present an analysis of brand elements adopted by Islamic Banks in Pakistan.

## 2. Literature Review

Selection of appropriate 'Brand elements' has been considered as most challenging task for any product or company [2]. Names, Logos, Taglines and Colours are commonly used brand elements, while other items that are also counted as brand elements are: URL, Symbols, Characters, Spokespeople, Slogans, Packages [3] Graphics, Shapes, Sounds, Tastes, and Animations. Brief literature review of four commonly used brand elements is appended below:

Brand Name is the foremost important amongst all brand elements [4] in fact there is hardly any product that does not have name [5]. Research shows that 'brand name' should be attention-catching, recallable and pronounceable (Keller, 2008). Brand names are mostly consisted of full names using either one word i.e., 75.1% or two words i.e., 16.4% and sometime an abbreviation i.e., 2.6% [6]

Logo is considered as second most important element of any brand. This is meant for identification and differentiation of any product [7]. Logos are used in variety of styles that ranges from writing of the names of product or company in unique styles to an expression and design of it in abstract form [8].

Colors and backgrounds cast physiological effect on human mind; such as, red color is known to have potential to raise blood pressure and appetite [9] while white and blue are considered as cool colors [10]. Colors and color combinations have characteristics to captivate the mind. From the marketing perspective, colors are meant to make products more pleasant, eye-catching and distinctive [11].

Tagline, also known as catch-phrase, catch-word, slogan or motto is a word or a brief phrase to express the essence of a brand [12]. It is meant to express briefly (1) what the products' goal is, and (2) help the consumer discern the meaning of product [13]

The Holy Quran [14] and Hadith [15] testify that Islam allows branding for the purpose of

identification and differentiation of the products and services. This was the habit of Prophet Muhammad (s.a.w) that he used to name his belongings [16] and changed the names of persons and their belongings if they were un-Islamic, unethical or unpleasant[17][18].

Moreover, branding was also used to create positive competition amongst the people during his time [19]. Some examples of branding and branding elements mentioned in Islamic literature are given below: (1) Naming of domestic animals belonged to Prophet Muhammad (PBUH) e.g., Camel: Qaswa [20]. (2) Naming of the weapons e.g., Sword: Dhulfiqar [21] (3) Awarding of title on remarkable services e.g., ‘Saifullah’ i.e., Sword of Allah, to Khalid bin Walid [22] (4) Offering of swords on account of distinctive services e.g., Offering of sword to Abu Dajana [23] (5) Offering of banner to create completion e.g., offering of banner to Ali (r.a) [24] (6) Selection of colours on different occasions e.g., when Prophet Muhammad (PBUH) conquered Makka, colour of his banner was white [25]; he used yellow and black [26] banners on other occasions (7) Use of ring as stamp e.g., Prophet Muhammad (s.a.w) used to put stamp of Nabuwat on letters [27] (8) Continuing with the same branding element e.g., Caliphs of Prophet Muhammad (s.a.w) used the stamp of Prophet Muhammad (s.a.w) after his demise [28] (9) Images of date palms e.g., ‘the Land of date-palm’ is Madinah [29]; image of date palms is the national emblem of Saudi Arabia[30].

In the light of above discussion, some noteworthy items that can be gauged as branding elements from the early history of Islam are: (1) Name of products and services; (2) Piece of cloth as a banner; (3) Specific colours of banners such as white, yellow and black etc; (4) Use of stamp; (5) Use of text on stamp; (6) Special format of text on stamp; (7) Use of stamp for special purpose.

Though, by default, Islam is not against branding or brand elements as obvious from above discussion but it puts some restrictions on some items, such as: (a) Use of statues or their images [31]; (b) Images of living creatures, particularly sketching of the face of human or animals [32]; (c) Images or sketches of females [33], particularly their faces and satar (d) any slogan/tagline that is insulting [34]; € Any arrogant slogan / catchword [35] (f) Cheating and false claims [36] (g) Use of immodest / un-ethical / shameful / inhuman words or images [37] (h) Use of the symbols and brands of other religious nations [38].

### **3. Methodology**

According to the State Banks of Pakistan (SBP), till 30th September, 2013, registered IBs in Pakistan are five, while IWs are 14[39]. Data was collected from secondary sources mainly from official websites and published promotional materials of IBs and IWs. The data including Brand Names, Logos, Taglines and Colour Schemes were analysed using Content Analysis. The reason for using ‘Content Analysis’ in this study as it is commonly used technique in corporate branding [40] [41]. This technique is considered useful due to the reason that it provides opportunity to collect verbal, print and electronic data by both ways qualitatively and quantitatively [42].

### **4. Analyses**

Four commonly used brand elements (1) Names, (2) Logos, (3) Taglines, and (4) Colours and backgrounds of five IBs and fourteen IWs in Pakistan are taken into account in this paper. These IBs and IWs and their brand elements were analysed using Content Analysis [43].

### **5. Findings**

Various noteworthy points are available in this paper for academicians and marketing professionals: Branding elements from the early Islamic history are: (a) name (b) colour (c) emblem (d) text © stamp.

Forbidden items for the purpose of branding in Islam are: (a) statues (b) images of living creatures (c) sketches of females (d) immodest words © arrogant slogan (f) false claims (g) images of forbidden items (h) religious emblems of other nations. Almost all the IBs and IWs have taken special care of core Islamic values while naming their brand, designing their logos and adopting others brand elements.

Names adopted by most of the IBs and IWs are multipurpose. Tacitly embedded common themes in the brands are: (1) Arabic origin word: Meezan, Al-Barakah, Burj, Burkat, Aitemad, Emaan, Saadiq, Ameen (2) Some brand names are symbolic, such as: Meezan, Burj; (3) Some brand names are abstracts: Al-Barakah, Burkat, Aitemad, Emaan, Saadiq, Ameen; (3) Most of the names and terms are commonly used in Urdu Language, such as: Meezan, Al-Barakah, Burj, Burkat, Aitemad, Emaan, Saadiq, Ameen; (4) Most of the brand names and used terms are transliterated English forms, such as: Meezan, Al-Barakah, Burj, Burkat, Aitemad, Emaan, Saadiq, Ameen; (5) Prefixing or suffixing of word Bank, such as: BankIslami, Islamic Bank (6) Prefixing or suffixing of word Islam, such as: Burkat Islamic Banking, BankIslami (Table 1)

**Table 1**

Names and Logos of IBs in Pakistan

|   |   |   |
|---|---|---|
| <br>Al-Barakah (Pakistan) Ltd. | <br>Burj Bank Ltd.                 | <br>Meezan Bank Ltd. |
| <br>BankIslami Pakistan Ltd.   | <br>Dubai Islamic Bank Pakistan Lt |   |

Study of logos (Table 1) also provides meaningful insights into their alignment with Islamic ideology. Prominently themes adopted by IBs in the logos include: (1) Use of traditional Islamic emblem: e.g., Domes (Qubba), Minarets (Minar), Cap (Qulansuwa), Stamp (Khitamah); (2) Use of modern Islamic emblem e.g., Crescent (Hilal), Beads (Tasbeeh), Grillwork (Shubbak), Door of the House of Allah (Babu-Baitullah), Curtain of the House of Allah (Rida-Baitullah); (4) Use of Traditional Islamic language e.g., Arabic; (5) Use of Muslim dominated language in Pakistan e.g., Urdu; (6) Use of Arabic Calligraphy e.g., Sauma, Fadi.

Important concepts exhibited by the logos are (a) usage of logo as an extension of stamps e.g., originating from the style of Prophet Muhammad's (PBUH) stamp that he used to fix on letters; (b) use of the Muslims legacy e.g., unique style of book covers commonly used by Muslims for Islamic Books during their golden period; (c) Currency and Currency bags commonly used in Islamic glorious period. Study of taglines exhibited an interesting scenario. Most of the IBs have not introduced taglines yet, such as: Al-Barakah (Pakistan) Ltd and BankIslami Pakistan Ltd (Table 2 and 3).

**Table 2**

IW's without Taglines

|   |
|---|
| Burkat Islamic Banking                  |
| NBP Aitemaad Islamic Banking            |
| Emaan Islamic Banking                   |
| Standard Chartered Saadiq Islamic Bank  |
| UBL Ameen Islamic Bank                  |
| Habib Metropolitan Bank–Islamic Banking |
| HBL Islamic Banking                     |
| Soneri Bank Islamic Banking             |

**Table 3**

Names and Taglines of IBs in Pakistan

|                                  |  |
|----------------------------------|--|
| Al-Barakah (Pakistan) Ltd.       | Invest, Save and Protect – the Halal Way |
| BankIslami Pakistan Ltd.         | Serving you, the Right ways              |
| Burj Bank Ltd.                   | Shariat mey barkat                       |
| Dubai Islamic Bank Pakistan Ltd. | World Class Banking – The Islamic Way    |
| Meezan Bank Ltd.                 | The Premier Islamic Bank                 |

IWs having strong brand extensions, such as: Burkat Islamic Banking, Emaan Islamic Banking and Standard Chartered Saadiq Islamic Banking are without taglines (see Table 4) while IWs without brand extensions are mostly with taglines (see Table 5).

**Table 4**

IWs as brand extensions

|                              |   |
|------------------------------|---|
| Faysal Bank Ltd.             | Burkat Islamic Banking                    |
| National Bank of Pakistan    | NBP Aitemaad Islamic Banking              |
| Silkbank Ltd.                | Emaan Islamic Banking                     |
| Standard Chartered Bank Ltd. | Standard Chartered Saadiq Islamic Banking |
| United Bank Ltd.             | UBL Ameen Islamic Bank                    |

**Table 5**

Taglines of IWs without brand extensions

|                           |   |
|---------------------------|---|
| Askari Islamic Banking    | A Heritage of Trust                           |
| BoK Islamic Banking       | Allah has permitted trade and forbidden usury |
| MCB Islamic Banking       | Exit from Riba                                |
| Alfalalah Islamic Banking | We invest in your beliefs                     |
| BOP Islamic Banking       | Shari Taqazon se hum ahung bankari            |
| Al-Habib Islamic Banking  | Rishta Bhasoray Ka                            |

This seems that IWs having strong brand extension prefer their extension name as a tagline, such as: Burkat Islamic Banking, Emaan Islamic Banking. The taglines used by IBs and IWs are aligned with Quran and Hadith and are mainly focusing on the customer's beliefs, such as: 'Shariat mey barkat' (see Table 3) and Exit from Riba (Table 5). This study provides significant finding of Taglines used by IBs and IWs in Pakistan, such as; (1) Muslims with religious mindsets are targeted by almost all IBs; (2) intrinsic religious sentiments of targeted customers are touched in taglines; (3) statements are either in English or transliterated form of English (4) No claims and promises of high returns on the basis of investments rather persuasion through returns according to Islamic Law is highlighted (Table 6).

**Table 6**

IW's of CBs as separate brand names

|                              |   |
|------------------------------|---|
| Askari Bank Ltd.             | Askari Islamic Banking                  |
| Bank Alfalah Ltd.            | Alfalah Islamic Banking                 |
| Bank Al-Habib Ltd.           | Al-Habib Islamic Banking                |
| Habib Bank Ltd.              | HLB Islamic Banking                     |
| Habib Metropolitan Bank Ltd. | Habib Metropolitan Bank–Islamic Banking |
| MCB Bank Ltd.                | MCB Islamic Banking                     |
| Soneri Bank Ltd.             | Soneri Bank Islamic Banking             |
| The Bank of Khyber           | BoK Islamic Banking                     |
| The Bank of Punjab           | BOP Islamic Banking                     |

IBs and IWs use brand symbols, probably under influence of socio-culture of Pakistan, such as; (1) use of Islamic cultural colors, such as: shades of white, black and green; (2) use of traditional Islamic emblem (shi'ar), such as: e.g., domes (qubba), minarets (minar), decorated door of Ka'bah (Bab-u-Baitullah), decorated curtains of Ka'ba (Rida-u-Baitullah), Cap (qulansuwa); and (3) use of modern Islamic emblem e.g., crescent (hilal), beads (tasbeeh), grillwork (shubbak) (Table 7 and 8).

**Table 7**

Color Schemes of IBs in Pakistan



Al-Barakah (Pakistan) Ltd.



Burj Bank Ltd.



Meezan Bank Ltd.



BankIslami Pakistan Ltd.



Dubai Islamic Bank Pakistan Ltd.



**Table 8**

Color Schemes of IWs in Pakistan



Alfalah Islamic Banking



Al-Habib Islamic Banking



HBL – Islamic Banking



Askari Islamic Banking



MCB Islamic Banking – Al-Makhraraj



BoK Islamic Banking



NBP – Aitemaad Islamic Banking



BOP Islamic Banking



Silkbank Ltd. – Emaan Islamic Banking



Faysal Bank – Barkat Islamic Banking



Soneri Bank Islamic Banking



Habibmetro – Islamic Banking Division



Standard Chartered Saadiq



UBL Ameen



## 6. Conclusion

This is noteworthy that IBs and IWs have taken special care of core Islamic values in marketing strategy, pertaining to brand and brand elements. Nevertheless, this study suggests some recommendations to IBs and IWs for further enhancement in their branding strategies.

This had been noted that maximum brand elements have been used by IBs and IWs for facilitating in communication, identification and differentiation of their products. However, some of them are still without a suitable tagline. It is recommended to those IBs and IWs to adopt a suitable tagline keeping Islamic values in view, this would help them strengthen their brand equity as well as save their excessive advertisements costs.

Some IWs of Conventional Banks are without brand extensions; it is recommended that they should adopt brand extension for distinction and promotion of their Islamic products.

Newly introduced IBs and IWs are more careful in adopting maximum brand elements. This should also be the approach of older IBs and IWs.

There is also a significant use of Urdu language, its translation or transliteration in English; this reflects that these IBs and IWs have intended to remain confined in Pakistan. This approach may cause problem when they will decide to expand their business globally.

IBs and IWs have touched the religious sentiments of Muslim Community in brand name, logos, taglines and background images. This is very sensitive approach, as unsatisfactory performance of IBs and IWs may shake the confidence of customers with their religion. This is suggested that quotations from Quran and Hadith should be avoided.

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